HUNTON & WILLIAMS

1900 K STREET, N.W.
WASHINGTON, D.C. 20006-1109

TEL 202 • 955 • 1500
FAX 202 • 778 • 2201

YISUN SONG
DIRECT DIAL 202 • 955 • 1966
EMAIL ysong@hunton com

FILE NO 47004 000062

October 17, 2000

BOX PATENT APPLICATION
Assistant Commissioner for Patents
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Re: Filing of New U.S. Utility Patent Application
   Title: *Method And System For Retaining Customer Loyalty*
   Inventors: **Christopher Lefebvre, Christopher James Konen, Sr.,**
   Matthew Joseph Keane, and Elissa Budischak

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including seventeen (17) pages of Specification, three (3) pages of Claims (numbered 1-18), one (1) page Abstract, eight (8) sheets of Drawings (labeled Figs. 1-8), and an executed Joint Declaration.

The filing fee is calculated as follows:

|				*AMOUNT*
		BASIC FILING FEE		**$710.00**
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Number of Claims in Excess of: **20**	18	0	$18.00	**.00**
Independent Claims in Excess of: **3**	2	0	$80.00	**.00**
First Presentation of Multiple Dependent Claims		$ 270.00		
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A check in the amount of **_$710.00_** is attached to cover the basic application filing fee. In the event of any variance between the amount enclosed and the Patent and Trademark Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

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> Thomas J. Scott, Jr.
> Hunton & Williams
> 1900 K Street, N.W.
> Suite 1200
> Washington, DC 20006

Respectfully submitted,

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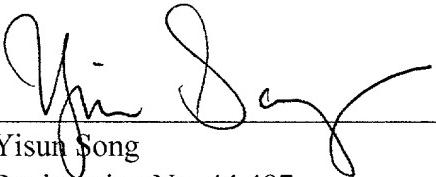
By: _____
      Yisun Song
      Registration No. 44,487

1900 K Street, NW, Suite 1200
Washington, D.C. 20006-1109
Telephone: (202) 955-1500
Facsimile: (202) 778-2201

Dated: October 17, 2000

UNITED STATES PATENT APPLICATION

OF

CHRISTOPHER LEFEBVRE
CHRISTOPHER JAMES KONEN, SR.
MATTHEW JOSEPH KEANE
ELISSA BUDISCHAK

FOR

METHOD AND SYSTEM FOR RETAINING CUSTOMER LOYALTY

METHOD AND SYSTEM FOR RETAINING CUSTOMER LOYALTY

5   ## FIELD OF THE INVENTION

The invention relates to a system and method for retaining customer loyalty by

presenting incentives that are tailored to a particular customer and profitable to the provider.

More particularly, the invention relates to a system and method that presents incentives and

10   sales opportunities based on customer segmentation, product segmentation, call type and

other criteria for the purpose of retaining customer loyalty.

BACKGROUND OF THE INVENTION

15   Traditionally, service and product providers, including banks and other financial

institutions, have attempted to retain all customers at whatever the costs. Without regard to

the customer's characteristics and profitability to the provider, service and product providers

have made efforts to retain even the most delinquent customers. In most instances, the same

offer is presented to all customers. This type of retention effort often results in lower

20   profitability to the provider.

Currently, there are many different types of banking related products and services

offered to customers. Different individuals are attracted to different products and have

varying needs and expectations. For example, a single college student may acquire a credit

card for emergency purposes and regular school expenses. The student's parents may even

25   pay the bill for the student. On the other hand, a parent of four children may have several

credit cards, a mortgage, loans, retirement funds, and several college funds. Without knowledge of the customer's spending habits and demographics, it becomes more difficult to present incentives that effectively retain customers.

5   Due to changing circumstances, customer need, and fierce competition among other providers, there may be a high rate of termination in response to more attractive incentives offered by competitors. If a current provider is not adequately meeting the needs of its customers, the customer may build associations elsewhere when confronted with an attractive incentive or offer. In other instances, a customer may initiate termination due to

10   dissatisfied service and lack of customer satisfaction. Generally, it is beneficial for the provider to retain current customers for the purpose of building recognition and loyalty. Also, long-term customer loyalty establishes a strong presence in the industry as well as a prominent reputation. However, in other instances, when a customer becomes unacceptably delinquent in payments or otherwise unprofitable, it may be economically detrimental for the

15   provider to maintain relations with this customer. Thus, efforts to retain customers are partially motivated by the customer's behavior and attributes.

When a provider is confronted with a request to terminate, the provider may present numerous types of offers or promotions in an effort to retain that customer. However, without becoming familiar with a customer's buying habits or attributes, presentment of

20   offers may not be well received by the customer. An incentive presented by the provider may be attractive to one group of customers while another group of customers may have little or no interest in the presented incentive. Also, different types of products may yield

different needs and expectations from customers. Further, based on the type of call and the customer's objectives, a customer may be more or less willing to continue association with a particular provider.

5   Therefore, the chances of retaining a customer in response to a request to terminate are significantly lower when customer related factors are not readily available or properly segmented. Other problems and drawbacks exist with current systems.

SUMMARY OF THE INVENTION

10   An object of the invention is to overcome the aforementioned and other drawbacks.

          Another object of the invention is to provide a system and method for retaining customer loyalty.

          Another object of the invention is to provide a system and method for presenting incentives to customers based on customer characteristics.

15   Another object of the invention is to provide a system and method for presenting incentives to customers based on the customer's product (e.g., card) characteristics.

          Another object of the invention is to provide a system and method for presenting incentives to customers based on the customer's call type.

          Another object of the invention is to provide a system and method for presenting

20   incentives to customers based on customer characteristics, product characteristics, and call type.

          To achieve these and other objects, and in accordance with the purpose of the

invention, as embodied and broadly described, an embodiment of the invention comprises a

system and method for retaining customer loyalty. The present invention presents incentives

to customers where the incentives are tailored to the customer's needs and expectations

5   while maintaining profitability for the provider. The present invention determines a set of

incentives based on customer segmentation, card segmentation, call type as well as other

factors.

Additional features and advantages of the invention will be set forth in the

description that follows, and in part will be apparent from the description, or may be learned

10   by practice of the invention. The objectives and other advantages of the invention will be

realized and attained by the system and methods, particularly pointed out in the written

description and claims hereof, as well as the appended drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

15   FIG. 1 is a block diagram of a system in accordance with an embodiment of the

present invention.

FIG. 2 is a flowchart for a retention request process in accordance with an

embodiment of the invention.

FIG. 3 illustrates an example of a GUI containing an identification feature in

20   accordance with an embodiment of the invention.

FIG. 4 illustrates an example of a GUI containing a search feature in accordance with

an embodiment of the invention.

FIG. 5 illustrates an example of a GUI containing profile information in accordance with an embodiment of the invention.

FIG. 6 illustrates an example of a GUI containing incentive summary information in accordance with an embodiment of the invention.

FIG. 7 illustrates an example of a GUI containing incentive history information in accordance with an embodiment of the invention.

FIG. 8 illustrates an example of a GUI containing deferred work retrieval information in accordance with an embodiment of the invention.

DETAILED DESCRIPTION OF THE INVENTION

The invention is directed to a system and method for retaining customer loyalty. According to an embodiment, the invention may be utilized by a financial institution. A system and method for providing incentives to customers where the incentives are tailored to the customer's needs and expectations while achieving profitability to the provider are presented. The present invention determines a set of incentives based on customer segmentation, card segmentation, and call type, as well as other factors.

According to an embodiment, the system and method of the present invention may be accomplished by a system shown in FIG. 1. Referring to FIG. 1, system 100 may include Data Input Object 110, Databases 130 and 132, Network Server 112 and Output Object 134. Data Input Object 110 operates to receive input from a variety of sources. Data Input Object 110 may encompass any device capable of inputting and receiving data, such as, but not

limited to, input by way of a keyboard, keypad, coding mechanism, voice recognition, or any

other electronic method. Data Input Object 110 may include a keyboard or mouse

operatively connected to a computer terminal with a display, where the computer functions

5   as part of a client-server computer network.

Data received by Data Input Object 110 is relayed to Network Server 112 which may

store, compile and process various system modules and data. As shown in FIG. 1, according

to an embodiment of the present invention, Network Server 112 may include Customer

Segmentation Module 114, Card Segmentation Module 116, Call Type Module 118, and

10   Incentive Module 120. Other modules and functions may also be included. Notably, this

architecture is exemplary only and the system of the present invention may be implemented

in a variety of different computer network types. For example, Customer Segmentation

Module 114, Card Segmentation Module 116, Call Type Module 118, Incentive Module 120

may reside on a stand alone computer which itself is operatively connected to Databases 130

15   and 132 and other system components shown and not shown. Also, for example, the system

and method may be operated in an Internet-related environment where many or all of the

system components discussed herein reside on or may be accessed by the way of the

Internet.

Network Server 112 may interact with Databases 130, 132, Output Object 134 and

20   other components comprising or connected to the system, such as other servers and data

terminals within the system, or other computer or telecommunications networks including

the Internet. Databases 130 and 132 may store data for the operation of the system. These

databases may comprise any medium capable of storing electronic data, including, but not limited to, databases, RAM, cache, CD or magnetic disk, or any combination thereof. According to an embodiment of the present invention, system 100 may encompass a number

5   of storing object databases which interact and exchange information and data with Network Server 112. For example, Database 130 may store information related to accounts and Database 132 may store information related to incentives, such as history, summary and availability information. Other databases may also be used to store other relevant information.

10   Output Object 134 may encompasses any device capable of outputting or transmitting data in any form. As such, Output Object 134 may include a printer, computer or computer display, modem, facsimile transmission or any other electronic or telecommunication device which performs a similar or related function. Notably, when Data Input Object 110 includes a display, it may also function as an output object.

15   FIG. 2 is an example of a flowchart for a retention request process 200 in accordance with an embodiment of the invention. A customer may initiate a communication with an entity, such as a financial institution, to terminate services or inquire about promotions/incentives or other services or products. The communication may be a telephone conversation, a correspondence over the Internet, or other form of communication.

20   In other instances, a request for termination may arise in response to a financial institution's initiative. Upon receiving a request for termination or other request, the customer may be routed to an appropriate person, department, or group, at step 210. Information regarding

the account may be identified and retrieved and the customer may be verified, at step 212. Based on customer characteristics and other information, the customer segment may be identified at step 214. Incentives are then determined based on various factors which may

5   include customer segmentation, at step 216. The customer may be offered the incentives at step 218. If the offer is accepted, the incentives may then be reviewed with the customer, at step 224. The accepted one or more offers may be fulfilled, at step 226. However, if the customer does not accept the incentive, other sales opportunities may be offered to the customer, at step 222. This process may continue until the customer accepts an incentive or

10   until either party exits. For example, the customer may find the incentives unacceptable. Also, the provider may find it unprofitable to further attempt to retain the customer.

Referring to step 210, a customer's call may be routed or directed to an appropriate group for customized assistance based on the customer's characteristics, the product or other factors. One group may handle customers based on the card status or other attributes. For

15   example, if a card is identified as delinquent, a collections organization or group may address customers associated with these cards. Another group may handle customers associated with a particular product segment. For example, a card segment may be based on the type of card, such as an airline, military, business, or merchant card. To assist customers with language and other barriers, another group may specialize in a foreign language, such

20   as Spanish, Chinese, etc. Other specialized groups may also be made available.

Referring to step 212, account information may be identified, retrieved, and verified, as shown in FIG. 3. Account information may be displayed on a provider representative's

computer screen as part of a graphical user interface (GUI). By selecting Identify Tab 316, an Account Information Box 318 and a Caller Verification Box 320 may be displayed. The customer may provide an account number or other identifier, which may be entered in

5 Account Information Box 318. When an identify button is selected, the associated account information may be displayed in Caller Verification Box 320. By retrieving the account, additional account related information may also be obtained, such as pricing information, payment history, statements, fees and other information. Also, a different account may be used as the basis for the call, at the customer's request.

10 There may be instances where the customer is unable to supply the account number. The system may search for the account number or other identifier based on other personal information. FIG. 4 illustrates an example of a GUI displaying a search screen according to an embodiment of the present invention. For example, the customer may supply other identifiers, such as social security number, telephone number, last name, first name, and

15 other personal information in the search for Account/Customer Box 410. Search results may display multiple accounts with the similar entries in Search Result Box 420. By scrolling down the list of possible entries, the correct account may be selected.

As shown in Caller Verification box 320 in FIG. 3, the customer may be verified for security purposes and other reasons. The caller may be identified as a primary, secondary,

20 authorized user, third party, or other entity. Based on the role of the caller, certain limits or restrictions may apply with regards to the type of action that the caller may initiate. Caller verification may be established by confirming the mother's maiden name of the primary

account holder or through other verification means, such as a unique answer to specific question. The caller may also be asked to verify the primary phone number, social security number or other personal information.

5   After account information is retrieved, displayed and verified, the provider representative may engage the customer in a discussion to ascertain information that may be relevant in determining the most profitable and attractive incentives to the customer. Prompt box 310 may provide guidance to the provider representative in eliciting pertinent information. Based on the relevant information, the provider representative may classify the

10   customer's situation according to a plurality of predetermined call categories, or call types, as shown by Call Type drop down window 322. The call type that most accurately describes the caller's situation may be selected. This information, along with other customer information, is then used to determine a profitable and effective incentive that promotes customer loyalty. Call type selections 322 may include close; APR – Reprice; APR –

15   Competitive Offer; APR – Fees; APR – Account Consolidation; and other call type selections. After the caller is properly identified, a list of possible incentives may be presented in Incentives box 330. When the caller is properly verified, the provider representative may begin offering incentives to the customer and perform other operations.

Referring to step 214, the customer may be categorized into a specific customer

20   segment to ensure that the most optimal offers are presented to the customer. Customer segmentation may be based on characteristics of the customer, such as paying habits and payment history. Customer segmentation may involve assigning a numerical value to a

customer. Other values may also be used such as symbols, letters, etc. This value may be based on various customer attributes, such as behavior segment value, credit bureau score, profit sight score, profitability score, attrition score, delinquency days and other factors.

5   FIG. 5 illustrates an example of a GUI displaying customer profile information according to an embodiment of the present invention. By selecting Profile Tab 510, profile details of the customer's accounts may be displayed. By selecting Account Tab 512, customer characteristic information for the current account may also be displayed. Other associated accounts under Tab 514 may also be accessed. In this example, the customer has

10   been assigned a customer segment value of 5. This value is based on various customer attribute information. For instance, this customer has been assigned a behavior segment label of Revolver Challenger. Various scores may be provided for factors as well as color-coded indicators. For instance, this customer's Credit Bureau Score is 256 where a yellow caution circle may be assigned to warn the provider representative to proceed with caution.

15   Similarly, this customer's profitability score may be assigned a red circle signifying that this customer is not a profitable customer. However, the profit sight score and delinquency days may be assigned a green circle which indicates that the customer has scored favorably in these areas. These factors indicate risk of flight, profitability and other characteristics that assist in determining which incentives to offer the customer. These factors further assist in

20   determining whether any incentives are to be offered at all. Other visual aids may be employed. For instance, a wider range of colors may be used to provide a more graded set

of indicators. Also, a single color change may be used to signify a clear approval or rejection.

Referring to step 216, incentives to be offered to the customer may be determined

5   from an incentive matrix table or other method. At the appropriate time, the provider representative may be prompted by Prompt Box 310, as shown in FIG. 5. The incentive matrix may calculate an optimal set of incentives that may be used to retain the customer. Factors for consideration may include the customer segment, behavior segment value, credit bureau score, profitability score, attrition score, delinquency days and other considerations.

10   Further, information related to the customer's product information may also be considered. This information may include customer demographics and card specific information. Also, the customer's call type may also provide insight into the customer's expectations and goals. These factors and other pertinent information may then be used to formulate an optimal set of incentives that may be offered to the customer for customer retention.

15   In addition, restrictions or other limitations may be placed on the list of possible incentives to preserve profitability to the provider. For example, after assessing the customer's segmentation and other factors, it may be less profitable to attempt to retain a customer who has been delinquent on several payments. The system may institute threshold factors to determine various grades of delinquency. For example, if another customer was

20   delinquent on one payment by two days several months ago, there is a strong possibility that this customer may serve as a profitable customer. Also, incentive restrictions may be based on a caller's account role as primary, secondary, authorized user or third party.

As displayed in Incentives Group 522, possible incentives categories may include APR contract with no introductory; APR contract with introductory; balance transfers with introductory; balance transfers with introductory and goto; balance transfers with contract

5   base; non automated fulfillment; balance transfer contingency; fee waivers (e.g., lifetime, partial or full waivers); credit line increase, balance transfer introductory extension and other incentives. Upon selecting an incentive group, available incentives within that group may be displayed and offered to the customer, as shown by Available Incentives 524. For example, when the incentive group directed to APR contract with no introductory is selected,

10   available incentives may include specific percentages, such as 11.9% Contract APR, 10.9% Contract APR, 9.9% Contract APR, and 8.9% Contract APR. Other percentages and variations may also be offered to the customer, based on customer eligibility.

The customer's incentive eligibility rating may be displayed in Incentive Rating box 530. This indicates to the provider representative which groups of incentives are most

15   profitable to the provider. For example, the incentive eligibility ratings may be displayed in a color-coded manner where red signifies a negative incentive and green signifies a favorable incentive. Other color schemes and symbols may also be used. In this example, the customer is more eligible for Balance Transfer, APR, and Promotional incentives, as indicated by two green circles. According to another embodiment of the present invention,

20   incentives that the customer are not eligible for may be removed from the list of options. Eligibility may be based on profitability, risk of flight, and other factors.

Account Information box 312 may display the customer's account number and personal information, such as primary customer name, address, home phone number, and other information. Account information may include the current balance, current credit line,

5 available credit, merchandise APR, cash APR and other account related information. Card Information box 314 may include an open date; status (e.g., active, inactive); product; level; association; expiration date; and other card related information. Card type may include the categories, such as merchants, services, etc. For example, card types may include Internet Service Providers; Airline affiliated cards; Merchants, such clothing stores, music stores,

10 Universities and others. The type of card may indicate customer demographics and other attributes. At any time, the provider representative may delete the case, defer the action, or finish the offer by selecting the appropriate buttons 540, 542, and 544. Other operations may also be available.

Other incentive information may also be utilized by the provider representative, as

15 illustrated by FIG. 6 and FIG. 7. Summary Tab 610 may display a description of incentives and the status of each incentive. Incentive Tab 710 may display the status, description and date of each incentive presented to the customer. This enables the provider representative to assess the success and failures of previous presentments of similar or related incentives. Thus, this historical information may assist the provider representative in selecting an

20 appropriate incentive to the customer.

Referring to step 218, one or more incentive may be offered to the customer. Any additional calculations may also be performed (e.g., CLI amount). The customer may

respond by accepting, rejecting, or placing the action on hold. Other responses are possible. If the customer accepts the incentive, at step 220, a provider representative may review the selected one or more incentives with the customer, at step 224. At this step, the accepted

5   incentives are discussed with the customer for understanding and clarification. This discussion also provides the customer with the ability to make further changes or deletions. A fulfillment process at step 226 may also be performed. This process may involve sending information to a mainframe to fulfill the accepted incentive. A confirmation letter and other information may also be sent to the customer. However, if the customer rejects the

10   incentives, the provider representative may offer alternative opportunities, at step 222. This process may be repeated as needed or until the customer decides to terminate the call or until the provider representative determines that it is no longer profitable to retain the customer. Also, the customer may place one or more offers on hold and return after further consideration. For example, the customer may want to discuss the one or more offers with

15   family member, business partners, etc. Also, the customer may want to shop around for better incentives.

According to another embodiment of the present invention, deferred work may be retrieved by a provider representative, as shown by FIG. 8. Deferred Work box 810 displays a list of calls that have been identified as deferred. The defer date, call type, reason, caller

20   and other information may be displayed. When a deferred work is selected, the account may be retrieved and operations may be resumed.

Other embodiments and uses of this invention will be apparent to those having

ordinary skill in the art upon consideration of the specification and practice of the invention

disclosed herein. The specification and examples given should be considered exemplary

5   only, and it is contemplated that the appended claims will cover any other such

embodiments or modifications as fall within the scope of the invention. For example, for

clarity, the invention is described in terms of a financial institution. It is to be understood,

however, that the invention may also be utilized with a plurality of financial institutions or

other product or service providers who each offer a plurality of products or services to

10   customers through the system and method of the invention.

What is claimed is:

1. A system for presenting incentives specially tailored to a customer, comprising:

5   an interactive user application running on a computer, said computer having a display operatively connected to said computer;

a customer segmentation module for characterizing the customer;

a product segmentation module for characterizing one or more products associated with the customer;

10   a call type module for characterizing the purpose of the call; and

an incentive module for processing information related to one or more of the customer segmentation module, the card segmentation module, and the call type module to formulate a set of incentives to offer to the customer.

2. The system of claim 1 wherein the product is a product offered by a

15 financial institution.

3. The system of claim 1 wherein the customer segmentation module assigns a value to the customer based on the customer's payment history.

4. The system of claim 3 wherein one or more indicators are associated with the value wherein the indicators vary in appearance and provide an indication of

20 profitability.

5. The system of claim 1 wherein the incentive matrix further comprises a customer incentive eligibility rating display where the customer incentive

eligibility rating display indicates whether or not the customer is eligible for an incentive.

6.   The system of claim 1 wherein the incentive matrix processes information related to profitability factors.

7.   The system of claim 1 wherein the incentive matrix processes information related to the customer's behavior characteristics.

8.   The system of claim 1 wherein the incentive matrix processes information related to customer delinquency factors.

9.   The system of claim 1 wherein the incentive matrix processes information related to attrition factors.

10.   A method for presenting incentives specially tailored to a customer, comprising the steps of:

retrieving the customer's account information;

displaying the account information on a graphical user interface;

characterizing the customer through the use of a customer segmentation module;

characterizing one or more products associated with the customer through the use of a product segmentation module;

characterizing the purpose of the call through the user of a call type module for; and

processing information related to one or more of the customer segmentation

module, the card segmentation module, and the call type module through the use of an incentive module to formulate a set of incentives to offer to the customer.

11.   The method of claim 10 wherein the product is a product offered by a financial institution.

12.   The method of claim 10 wherein the customer segmentation module assigns a value to the customer based on the customer's payment history.

13.   The method of claim 12 wherein one or more indicators are associated with the value wherein the indicators vary in appearance and provide an indication of profitability.

14.   The method of claim 10 wherein the incentive matrix further comprises a customer incentive eligibility rating display where the customer incentive eligibility rating display indicates whether or not the customer is eligible for an incentive.

15.   The method of claim 10 wherein the incentive matrix processes information related to profitability factors.

16.   The method of claim 10 wherein the incentive matrix processes information related to the customer's behavior characteristics.

17.   The method of claim 10 wherein the incentive matrix processes information related to customer delinquency factors.

18.   The method of claim 10 wherein the incentive matrix processes information related to attrition factors.

ABSTRACT OF THE DISCLOSURE

A system and method for providing incentives to customers where the incentives are tailored to the customer's needs and expectations while achieving profitability to the

5   provider are presented.   The present invention determines a set of incentives based on customer segmentation, card segmentation, call type as well as other factors.   Upon receiving a request for termination or other request, the customer may be routed to an appropriate person, department, or group.   Information regarding the account may be identified and retrieved and the customer may be verified.   Based on customer payment

10   history and other information, the customer segment may be identified.   Incentives are then determined based on customer segmentation data, product information, and call type.   These incentives are offered to the customer for approval.   If the customer does not accept the incentive, other sales opportunities may be offered to the customer in an effort to retain customer loyalty.

15

110

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┌─────────────────────────────┐
│                             │
│    Data entry/Input object  │
│                             │
│                             │
└─────────────────────────────┘
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100

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┌──────────────────────────────────────────────────────────────┐
│                                                                │
│                    Network Server  112                         │
│                                                                │
│   ┌──────────────────────┐      ┌──────────────────────┐      │
│   │                      │      │                      │      │
│   │ Customer segmentation│      │ Card segmentation module│    │
│   │      module          │      │                      │      │
│   │                      │      │        116           │      │
│   │        114           │      │                      │      │
│   └──────────────────────┘      └──────────────────────┘      │
│                                                                │
│                                                                │
│   ┌──────────────────────┐      ┌──────────────────────┐      │
│   │                      │      │                      │      │
│   │  Call type module    │      │   Incentive module   │      │
│   │                      │      │                      │      │
│   │       118            │      │        120           │      │
│   │                      │      │                      │      │
│   └──────────────────────┘      └──────────────────────┘      │
│                                                                │
└──────────────────────────────────────────────────────────────┘
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FIG. 1

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  ⌜‾‾‾‾‾⌝          ⌜‾‾‾‾‾⌝           ┌─────────────┐
  │Database│  • • • │Database│        │             │
  │        │        │        │        │ Output Object│
  │  130   │        │  132   │        │             │
  ⌞_____⌟          ⌞_____⌟           │    134      │
                                     └─────────────┘
```

210   Route Call

212   Identify Account/get account/Verify caller

214   Identify Customer Segment

200

216   Determine Incentives

218   Offer incentives

YES   Accept?

220

Offer other sales opportunities

222

224   Review Incentives

NO

226   Fulfill

FIG. 2

Customer Service Application

File Edit Options Window Help

No work available ☐ Receive Work

DELETE CASE ⟳ DEFER ⟳ FINISH ⟳

FIRSTUSA.

Prompt

Thank you Mr/Mrs. <name>.
How may I assist you with your
account today?

Account Information

• Account Number:
• Primary Customer:
• Address:

• Home Phone:
• Current Balance:
• Current Credit Line:
• Available Credit:
• Merch APR:
• Cash APR:

Card Information

• Open Date:
• Status:
• Product:
• Level:
• Association:
• Expiration Date:

▼ Gather Information

Identity | Profile | Pricing | Account Summary | Case History | Close Account | Memo

Account Information

Account Number: 1234-5678-9012-3456

or

Search for Accounts: Search 🔍   Identify ☞ | Clear ✐

Caller Verification

Card Holder: John Simmons (Primary) ▼

Mother's Maiden Name: Smith

Primary Phone Number: 263-234-2343

Social Security Number: 123-34-3445

Call Type: None Selected ▼
   Close
   APR - Reprice
   APR - Competitive Offer
   APR - Fees
   APR - Account Consolidation

Caller:
● Verified
○ Not Verified

Deferred Work ⇥ | Proceed ⇩

▼ Incentive Information

Incentives | Su...

Incentive Group   ⇨   Available Incentives
◄   ►   ◄   ►

Selected Incentive:

Offer... ▤

▼ Incentive Eligibility Rating

CLI ◯◯ | BT ◯◯ | APR ◯◯ | FEE ◯ | PROMO ◯◯

1/14/99 4:03 PM

FIG. 3

Customer Service Application

File   Edit   Options   Window   Help

☐ No work available   ☐ Receive Work

DELETE CASE ↻ | DEFER ↻ | FINISH ↻

FIRSTUSA.

▼ Gather Information

Identity | Profile | Pricing | Account Summary | Case History | Close Account | Memo

Prompt

To locate your account information, may I please have your social security number? — 310

Account Information — 312
• Account Number:
• Primary Customer:
• Address:
• Home Phone:
• Current Balance
• Current Credit Line:
• Available Credit:
• Merch APR:
• Cash APR:

Card Information — 314
• Open Date:
• Status:
• Product:
• Level:
• Association:
• Expiration Date:

Search for Account/Customer — 410

Please Enter:

Social Security #:

or

Telephone #:

or

Last Name:

First Name:

State: Zip Code.

Search 🔍
Clear ✎

Search Results — 420

Account #   Name   Address

St

Select ⌂   Cancel ⊠

Selected Incentive:

▼ Incentive Eligibility Rating

CLI ○   BT ○○   APR ○○   FEE ○   PROMO ○○

1/14/99 4:03 PM

FIG.4

File Edit Options Window Help

Prompt

Offer the customer incentives...

FIRSTUSA.

Account Information
- Account Number:
  1234-5678-9012-3456
- Primary Customer:
  John Simmons
- Address:
  12 Elm Rd
  Boston, MA
- Home Phone:
  263-224-2343
- Current Balance: $2,323.45
- Current Credit Line: $10,000.00
- Available Credit: $7,676.55
- Match APR: 12.90% F
- Cash APR: 18.90% V

Card Information
- Open Date: 1209/1990
- Status: Active
- Product: Yahoo
- Level: Platinun
- Association: Visa
- Expiration Date: 1231/2001

e.card

DELETE CASE   DEFER   FINISH

No work available   Receive Work

Gather Information

Identity | Profile | Pricing | Account Summary | Case History | Close Account | Memo

Account | Associated Accounts

Customer Segment	5
Behavior Segment Value	Revolver Challenger
Credit Bureau Score:	256 ○ ○ ○
Profit Sight Score:	567 ○ ● ○
Profitability Score:	98 ● ○ ○
Attrition Score:	139 ○ ○ ○
Delinquency Days:	0 ● ○ ○

Incentive Information

Incentives | Summary | Incentive History

Incentive Group		Available Incentives
APR Contract with no Int		11.9% Contract APR
APR Contract with Intro		10.9% Contract APR
Contract BT Contingent		9.9% Contract APR
BT Intro		8.9% Contract APR

Selected Incentive: 11.9% Contract APR with no Intro.

Incentive Eligibility Rating

CLI ●   BT ●●   APR ●●   FEE ●●   PROMO ●●

Offer

1/14/99 4:03 PM

FIG.5

File Edit Options Window Help

No work available   ☐ Receive Work

DELETE CASE ↻   DEFER ↻   FINISH ↻

FIRST USA.

Prompt

Offer customer incentives...   ← 310

Gather Information

Identity | Profile | Pricing | Account Summary | Case History | Close Account | Memo

Account | Associated Accounts

Customer Segment: 5

Behavior Segment Value: Revolver Challenger   ← 52D

Credit Bureau Score:	256	○	○	○
Profit Sight Score:	567	○	●	○
Profitability Score:	98	●	○	○
Attrition Score:	139			
Delinquency Days:	0	○	○	●

Account Information   ← 312

- Account Number:
  1234-5678-9012-3456
- Primary Customer:
  John Simmons
- Address:
  12 Elm Rd
  Boston, MA
- Home Phone:
  263-234-2343
- Current Balance: $2,323.45
- Current Credit Line: $10,000.00
- Available Credit: $7,676.55
- Merch APR: 12.90% F
- Cash APR: 18.90% V

Incentive Information   ← 61D

Incentives | Summary | Incentive History

Status	Description
Rejected	APR Decrease from contract to 10.90%
Held	$3,000.00 xfer @3.90% for 3 mo. from account i...

Card Information   ← 314

- Open Date: 12/09/1990
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001

e.card
VISA

Incentive Eligibility Rating   ← 53D

Edit ✎
Reject ⊞
Hold All ⏱
Finish ↻

CLI ●   BT ●●   APR ●●   FEE ●   PROMO ●●

1/14/99 4:03 PM

FIG. 6

FIRST USA.

DELETE CASE | DEFER | FINISH   No work available □ Receive Work

Prompt

Offer customer incentives...

Account Information

- Account Number: 1234-5678-9012-3456
- Primary Customer: John Simmons
- Address: 12 Elm Rd, Boston, MA
- Home Phone: 263-234-2343
- Current Balance: $2,323.45
- Current Credit Line: $10,000.00
- Available Credit: $7,676.55
- Merch APR: 12.90% F
- Cash APR: 18.90% V

Card Information

- Open Date: 12/09/1990
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001

e.card

Gather Information

Identity | Profile | Pricing | Account Summary | Case History | Close Account | Memo

Account | Associated Accounts

Customer Segment: 5

Behavior Segment Value: Revolver Challenger

Credit Bureau Score: 256   ○ ○ ○

Profit Sight Score: 567   ○ ● ○

Profitability Score: 98   ○ ● ○

Attrition Score: 139   ○ ○ ○

Delinquency Days: 0   ● ○

Incentive Information

Incentives | Summary | Incentive History

Status	Description	Date
Fulfilled	Full Check Fee Waiver	06/20/1999
Rejected	APR Decrease from contract to 10.90%	06/20/1999
Held	$3,000.00 xfer @3.90% for 3 mo. from account l...	06/15/1999

Incentive Eligibility Rating

CLI ●   BT ●   APR ●●   FEE ●   PROMO ●

11/14/99 4:03 PM

FIG. 7

FIG. 8

JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **Method And System For Retaining Customer Loyalty**, the specification of which

X   is attached hereto.

☐   was filed on   as Application Serial Number   and was amended on   .

(if applicable)

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56.

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes ☐ No ☐
				Yes ☐ No ☐

Prior United States Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below

Application Serial Number	Date of Filing (day, month, year)

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; Stanislaus Aksman, Registration No. 28,562; James G. Gatto, Registration No. 32,694; Christopher C. Campbell, Registration No. 37,291;; Henry C. Su, Registration No. 37,738; Brian M. Buroker, Registration No. 39,125; Charles F. Hollis, Registration No. 40,650; Jonathan D. Link, Registration No. 41,548; Kevin T. Duncan, Registration No, 41,495; George Georgellis, Registration No. 43,632; Stephen T. Schreiner, Registration No. 43,097; Christopher J. Cuneo, Registration No. 42,450; Raphael A. Valencia, Registration No. 43,216; Scott D. Balderston, Registration No. 35,436; Steven P. Klocinski, Registration No. 39,251; Yisun Song, Registration No. 44,487; Jennifer A. Albert, Registration No. 32,012; Kerry Owens, Registration No. 37,412; Milan M. Vinnola, Registration Number 45,979; Devin S. Morgan, Registration No. 45,562; Andrew J. Ririe, Registration No. 45,597; Carl Benson, Registration No. 38,378; Thomas E. Anderson, Registration No. 37,063; Thomas Blasey, Registration No. 33,475; Robin Clark, Registration No. 40,956; René Vazquez, Registration No. 38,647 and David M. Huntley, Registration No. 40,309.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.
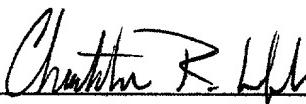
Signature _____   Date

Full Name of
First Inventor   **LEFEBVRE**   **Christopher**   **R.**
                        Family Name   First Given Name   Second Given Name

Residence Landenberg, PA

Citizenship U.S.A.

Post Office
Address   402 Kelleher Drive, Landenberg, PA 19350
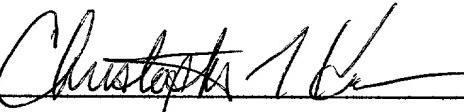
Signature _____   Date

Full Name of
Second Inventor   **KONEN, Sr.**   **Christopher**   **James**
                        Family Name   First Given Name   Second Given Name

Residence Hockessin, DE

Citizenship U.S.A.

Post Office
Address   700 Partridge Court, Hockessin, DE 19707
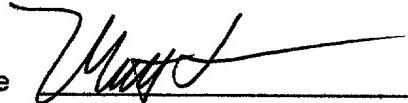
Signature _____   Date   8/15/00

Full Name of
Third Inventor   **KEANE**   **Matthew**   **Joseph**
                  Family Name   First Given Name   Second Given Name

Residence   Medford, NJ

Citizenship   U.S.A.

Post Office
Address   26 Wellesley Way, Medford, NJ   08055

Signature _____   **Date**

**Full Name of
Third Inventor**   **BUDISCHAK**   **Elissa**
                  Family Name   First Given Name   Second Given Name

Residence   Wilmington, DE

Citizenship   USA

Post Office Address   209 North Pembrey Drive, Wilmington, DE 19803

Signature _____   Date

Full Name of
Third Inventor   **KEANE**   **Matthew**   **Joseph**
                    Family Name   First Given Name   Second Given Name

Residence Medford, NJ

Citizenship U.S.A.

Post Office
Address   26 Wellesley Way, Medford, NJ 08055

Signature _____   Date 9/5/00

Full Name of
Third Inventor   **BUDISCHAK**   **Elissa**
                    Family Name   First Given Name   Second Given Name

Residence Wilmington, DE

Citizenship USA

Post Office Address   209 North Pembrey Drive, Wilmington, DE 19803

HUNTON & WILLIAMS
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Tel: (202) 955-1500
Fax.: (202) 778-2201